

FACTS: What does Merchants Bank of California, N.A. do with your personal info

Effective Date 09/01/2013

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number
- Account balances
- Payment history
- Transaction history
- Credit history
- Checking account information

When you are no longer our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Merchants Bank of California, N.A., chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:	Does Merchants Bank of California, N.A. share?	Can you limit this sharing?
For our everyday business purposes- such as to process your transactions, maintain your accounts(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our everyday business purposes- such as to process your transactions, maintain your accounts(s), respond to court orders and legal investigations, or report to credit bureaus	No	We do not share
For joint marketing with other financial companies	No	We do not share
For our affiliates' everyday business purposes- Information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes- Information about your creditworthiness	No	We do not share
For nonaffiliates to market to you	No	We do not share

Questions:

Call 310-549-4350 or email us at info@merchantsbankca.com (<mailto:info@merchantsbankca.com>)

Who We Are

Who is providing this notice?

Merchants Bank of California, N.A.

What We Do

How does Merchants Bank of California, N.A. protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Merchants Bank of California, N.A. collect my personal information?

We collect your personal information, for example, when you:

- Open an account
- Deposit money
- Pay your bills
- Apply for a loan
- Provide account information

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only:

- sharing for affiliates' everyday business purposes – information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and non-financial companies.

Merchants Bank of California, N.A. has no affiliates

Nonaffiliates

Companies not related by common ownership or control. They can be financial and non-financial companies.

Merchants Bank of California, N.A. does not share with nonaffiliates so they can market to you

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Merchants Bank of California, N.A. does not jointly market

Other Important Information

For California Customers:

We will not share personal information with nonaffiliates either for them to market to you or for joint marketing without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.

Keeping Up-to-date with our Privacy Policy

Merchants Bank of California, N.A. will provide notice of our privacy policy annually as long as you maintain an ongoing relationship with us. This policy may change from time to time but you can always review our current policy on our website at www.merchantsbankca.com or contact us for a copy at (310) 549-4350.

MERCHANTS BANK
OF CALIFORNIA N.A.

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(<https://www.catbird.com/?custid=10650719&hash=63CD059B731DDB59533>)

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